



MW INVESTMENT
STRATEGY

**PERSONAL CASH FLOW ANALYSIS
MONTHLY & ANNUAL INCOME & EXPENSE ITEMS**

<i>Complete pages 1-2 with either monthly or annual numbers as possible. Feel free to modify, add or delete categories.</i>	CURRENT MONTHLY AMOUNT	OR CURRENT ANNUAL AMOUNT	NOTES
INCOME:			
Wages (gross pay)			
Bonuses			
Interest Income			
Capital Gains Income			
Dividend Income			
Business Income (net)			
Rental Property Income (net)			
Social Security			
Pension			
Other Income			
<u>INCOME SUBTOTAL</u>			
EXPENSES:			
Home Mortgage or Rent			
Homeowner association dues			
TV, Cable etc			
Telephone			
Home Repairs/Maintenance routine			
Home maintenance major (est. recurring amount only)			
Household, garden, pool services			
Utilities, electric, gas, water, sewer			



M W I N V E S T M E N T
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Car Payments			
Gasoline			
Auto Repairs/Maintenance/Fees			
Other Transportation (tolls, bus, subway, etc.)			
Child Care			
Auto Insurance			
Home Owners/Renters Insurance			
Dining out			
Entertainment/Recreation			
Groceries			
Toiletries, Household Products			
Clothing			
Electronics/Computer Expense			
Gifts/Donations			
Healthcare (medical/dental/vision out of pocket)			
Medical insurance premiums			
Life Insurance premiums			
LTC/Disability insurance premiums			
Interest Expense (credit cards, personal loans)			
Federal Income Tax			
State Income Tax			
Social Security/Medicare Tax			
Personal Residence Property tax			
Subscriptions			
Hobbies/Pets			
Miscellaneous Expense			
Regular gifts, support (family, friends)			
<u>EXPENSES SUBTOTAL</u>			
<u>NET INCOME</u> (INCOME LESS EXPENSES)			



M W I N V E S T M E N T
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PERSONAL CASH FLOW ANALYSIS IRREGULAR & NON RECURRING INCOME & EXPENSES

Use this page to list non-recurring income such as expected inheritances, sale of major assets etc; and non-monthly or irregular expenses such as annual travel, car replacement, home remodel, gifting etc.

	TOTAL AMOUNT	WHEN/FREQUENCY (e.g. in 2012; or annually for 10 years; or once every five years; or one-time over eighteen months)
INCOME ITEMS		
Inheritances		
Asset Sales		
Other		
EXPENSE ITEMS		
Travel		
Home purchase, remodel		
Cars		
Gifting		
Other major purchases (describe)		